

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

---

In re Patent Application of:  
DeFrancesco, et al.

Application No.: 10/649,397

Confirmation No.: 6100

Filed: August 27, 2003

Art Unit: 3696

For: COMPUTER IMPLEMENTED AUTOMATED  
CREDIT APPLICATION ANALYSIS AND  
DECISION ROUTING SYSTEM

---

Examiner: D. Felten

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO RESTRICTION REQUIREMENT**

Dear Sir:

This paper is responsive to the Office Action mailed from the Patent Office on July 10, 2008. The shortened statutory period for reply expires on August 10, 2008. Applicants submit herewith a petition for a two-month extension of time up to and including October 10, 2008. Applicants believe that no additional fee is due for this Response to be considered. However, please consider this a conditional authorization to charge any additional fees necessary for entry of this paper to Deposit Account No. 07-1700.

**REMARKS**

The Examiner has required the Applicants to elect one of two perceived patentably distinct groups of claims: Group I (claims 1 – 12, 19, 20, 23 and 24) or Group II (claims 13 – 18, 21 and 22). Applicants hereby elect, without traverse, Group I, claims 1 – 12, 19, 20, 23 and 24.